

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

RAYMOND P JACOBS, JR.
KATHY A JACOBS
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:15-20277 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 25, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/28/2015 and confirmed on 4/16/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		26,044.00
Less Refunds to Debtor	958.12	
TOTAL AMOUNT OF PLAN FUND		25,085.88

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	1,088.35	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		4,588.35

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	MIDFIRST BANK SSB*	3,063.27	3,063.27	596.83	3,660.10
	Acct: 8155				
	MIDFIRST BANK SSB*	0.00	0.00	0.00	0.00
	Acct: 8155				
					3,660.10
Priority					
	LAWRENCE W WILLIS ESQ	3,500.00	3,500.00	0.00	0.00
	Acct:				
	RAYMOND P JACOBS, JR.	0.00	0.00	0.00	0.00
	Acct:				
	RAYMOND P JACOBS, JR.	958.12	958.12	0.00	0.00
	Acct:				
	WILLIS & ASSOCIATES	0.00	0.00	0.00	0.00
	Acct:				
	MIDFIRST BANK SSB*	8,087.99	8,087.99	0.00	8,087.99
	Acct: 8155				
	MIDFIRST BANK SSB*	0.00	0.00	0.00	0.00
	Acct: 8155				
	MIDFIRST BANK SSB*	0.00	0.00	0.00	0.00
	Acct: 8155				
	CLERK, U S BANKRUPTCY COURT	3,029.16	3,029.16	0.00	3,029.16
	Acct: XXXXXXXXXXXXXXXBANK				
					11,117.15
Unsecured					
	CACH LLC	3,327.04	3,327.04	0.00	3,327.04
	Acct: 2230				
	CIGNA/LIFE INSURANCE COMPANY OF N	2,393.24	2,393.24	0.00	2,393.24
	Acct: 7384				
	FIRST NIAGARA BANK++	0.00	0.00	0.00	0.00
	Acct: 0599				
	HSBC BANK++	0.00	0.00	0.00	0.00
	Acct: 0054				
	CACH LLC	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 2230				
	ALLAN SMITH++	0.00	0.00	0.00	0.00
	Acct: 2230				
					<hr/> 5,720.28

TOTAL PAID TO CREDITORS

20,497.53

TOTAL

CLAIMED 11,117.15

PRIORITY 3,063.27

SECURED 5,720.28

Date: 02/25/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

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Certificate of Notice Page 4 of 5
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

RAYMOND P JACOBS, JR.
KATHY A JACOBS
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:15-20277 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

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 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Raymond P Jacobs, Jr.
 Kathy A Jacobs
 Debtors

Case No. 15-20277-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: vson
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 13

Date Rcvd: Feb 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2020.

db/jdb	+Raymond P Jacobs, Jr., Kathy A Jacobs, 2877 N Meadow St, Natrona Heights, PA 15065-1817
13987320	+Allan Smith Esq, Law Firm of Allan C. Smith PC, 1276 Veterans Hwy Suite E-1, Bristol, PA 19007-2597
13987321	+Cach LLC, 4500 Cherry Creek Drive South Suite 700, Denver, CO 80246-1534
13987323	+Cigna Companies, PO Box 22325, Pittsburgh, PA 15222-0325
13987326	+HSBC, PO Box 30253, Salt Lake City, UT 84130-0253
14039264	+Life Insurance Co. of America, c/o Cigna, 1601 Chestnut St., TL07V, Philadelphia, PA 19192-0003
13987327	+MIDLAND MTG / MIDFIRST, PO BOX 268959, Oklahoma City, OK 73126-8959
14138115	+MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13991794	E-mail/PDF: resurgentbknotifications@resurgent.com Feb 29 2020 03:16:33	CACH, LLC, PO BOX 10587, GREENVILLE, SC 29603-0587
13987322	+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 29 2020 03:16:19	Capital One, PO Box 30253, Salt Lake City, UT 84130-0253
13987324	E-mail/Text: fnb.bk@fnfg.com Feb 29 2020 03:11:07	First Niagara Bank, PO Box 514, Lockport, NY 14095
13987325	E-mail/Text: fnb.bk@fnfg.com Feb 29 2020 03:11:07	First Niagara Bank, 6950 S TRANSIT RD, Lockport, NY 14094
14009895	E-mail/Text: fnb.bk@fnfg.com Feb 29 2020 03:11:07	First Niagara Bank, N.A., 6950 South Transit Road, PO Box 514, Lockport NY 14095-0514
		TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 cr MidFirst Bank

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 01, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2020 at the address(es) listed below:

Andrew F Gornall	on behalf of Creditor	MidFirst Bank andygornall@latouflawfirm.com
James Warmbrodt	on behalf of Creditor	MidFirst Bank bkgroup@kmlawgroup.com
Joshua I. Goldman	on behalf of Creditor	MidFirst Bank bkgroup@kmlawgroup.com
Lawrence W. Willis	on behalf of Debtor Raymond P Jacobs, Jr.	ecf@westernpabankruptcy.com, urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Lawrence W. Willis	on behalf of Joint Debtor Kathy A Jacobs	ecf@westernpabankruptcy.com, urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov	
Ronda J. Winnecour	on behalf of Trustee Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com	

TOTAL: 8